

DOCKET NO. CITI0087

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Joseph C. KAWAN, et al.

Group Art Unit: 3624

U.S. Serial No.: 09/276,823

Examiner: Alain L. Bashore

Filed: March 26, 1999

For: SYSTEM, METHOD AND APPARATUS FOR VALUE EXCHANGE UTILIZING  
VALUE-STORING APPLICATIONS

**RESPONSE TO NON-FINAL OFFICE ACTION**

U.S. Patent and Trademark Office  
Customer Window, Mail Stop Amendment  
Randolph Building  
Alexandria, VA 22314

Sir:

In response to the non-final Office Action mailed December 21, 2004, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following remarks.

**Remarks** begin on page 11 of this paper.